

### Amendments to the Claims

Please amend the claims as follows:

1. (Currently Amended) A method for placing branch locations comprising the steps of:

(a) ~~identifying submitting geographical information for at least one a plurality of~~  
service provider branch ~~location~~ locations to a central processing unit of a computer  
system, wherein said geographical information comprises an exact or approximate  
location of each of said service provider branch locations;

(b) ~~identifying at least one a plurality of groups of service receiver receivers from~~  
a list of service receivers recorded within or accessible by the central processing unit, and  
instructing the central processing unit to calculate a population number of service  
receivers within each group of service receivers;

(c) ~~identifying submitting~~ a measure of service receiver value to the central  
processing unit through the computer system, wherein the measure of service receiver  
value represents a product of (i) the population number of service receivers within each  
group of service receivers and (ii) an average income level of the service receivers within  
each group of service receivers;

(d) ~~instructing the central processing unit to calculate calculating~~ the value of each  
of said groups of service receivers based on said measure of service receiver value;

(e) instructing the central processing unit to determine ~~determining~~ which of said  
service provider branch locations is the closest service provider branch location by  
average travel time for each of said groups of service receivers using a routing system,  
wherein the routing system extracts, from a database, drive time information for road

segments between each of the service receivers within each group and each of said service provider branch locations;

(f) instructing the central processing unit to calculate determining a probability value of whether that each of said service receivers within each group of services receivers will utilize said closest service provider branch location, wherein said probability value is based upon (i) an average drive time between said service receivers and said closest service provider branch location and (ii) consumer behavior statistics;

(g) instructing the central processing unit to calculate a value of service provider branch network for each service provider branch location, wherein the value of service provider branch network is calculated by summing for each group of service receivers for which each service provider branch location is said closest service provider branch location the products of (i) the value of each group of service receivers as calculated in step (d) and (ii) the probability value of whether each group of service receivers will utilize said service provider branch location as calculated in step (f); and

(h) instructing the central processing unit to identify the service provider branch location having the highest value of service provider branch network.

2-9. (Canceled).

10. (Currently Amended) The method of claim 9 1 including the further steps of: (a) defining a probability threshold; and (b) determining a the value of service provider branch network for each of said service provider branch locations by assigning a portion of said value of each service receiver to each service provider branch location based only

on groups of service receivers having a probability value ~~for said service receiver~~ above said probability threshold.

11-24. (Canceled)

25. (New) The method of claim 10, which further comprises the steps of:

(a) instructing the central processing unit to discard service provider branch locations having a value of service provider branch network below a threshold value;

(b) instructing the central processing unit to identify a mutated set of service provider branch locations, wherein the mutated set of service provider branch locations have a value of service provider branch network above the threshold value and exclude the service provider branch location having the highest value of service provider branch network;

(c) mutating geographical information for each service provider branch location within the mutated set of service provider branch locations to create modified geographical information, wherein said geographical information consists of a zip code and said mutation step comprises increasing or decreasing the zip code; and

(d) repeating steps (a) through (h) in claim 1 by submitting the modified geographical information to the central processing unit as the geographical information recited in step (a) of claim 1.

26. (New) The method of claim 25, wherein said mutation step comprises increasing or decreasing the zip code by 10%.